

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Walter C. MUREN)	Group Art Unit: 3627
)	
Application No.: 10/731,433)	Examiner: OBEID, Fahd A.
)	
Filed: December 10, 2003)	Confirmation No.: 5179
)	
For: SYSTEMS AND METHODS FOR)	
PROVIDING AN ADJUSTABLE)	
RATE MORTGAGE WITH A FIXED)	
MONTHLY PAYMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed February 13, 2009, the period for response to which extends through May 13, 2009, please amend this application as follows:

Amendments to the Claims begin on page 2.

Remarks follow the amendment section.